

In re:
Stephanie Terra Fryer
Debtor(s)

Case No. 17-11826-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 09, 2020

User: Adminstra
Form ID: 318

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2020:

Recip ID	Recipient Name and Address
db	+ Stephanie Terra Fryer, 116 Lincoln Avenue, Yeadon, PA 19050-2933
13904826	+ AES, P.O. Box 61047, Harrisburg, PA 17106-1047
14527349	+ Aqua Pennsylvania, Inc., 762 West Lancaster Avenue, Bryn Mawr, PA. 19010-3489
14527362	Cardinal Ohara, 1701 Sproul Road, Levittown, PA. 19054
13921293	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14527606	+ PennCredit, P.O. Box 1259, Oaks, PA. 19456-1259
14527605	+ Tinicum Township Fire Company, 100 West Commons Blvd, Suite 210, New Castle, DE. 19720-2419
14527361	+ University of Penn Dental Med, 240 S. 40th Street, Philadelphia, PA 19104-6030

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Dec 10 2020 06:28:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Dec 10 2020 03:38:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 10 2020 06:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 10 2020 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Dec 10 2020 03:38:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14527354	+ EDI: CINGMIDLAND.COM	Dec 10 2020 06:28:00	AT&T Mobility, P.O. Box 80517, Hoffman Estates, IL. 60196-0001
13904828	EDI: BANKAMER.COM	Dec 10 2020 06:28:00	Bank of America, P.O. Box 982238, El Paso, TX 79998
13904829	+ Email/Text: bankruptcy@credencerm.com	Dec 10 2020 03:38:00	Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
13904830	+ EDI: NAVIENTFKASMDOE.COM	Dec 10 2020 06:28:00	Department of Education / Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
13904831	+ EDI: NAVIENTFKASMDOE.COM	Dec 10 2020 06:28:00	Department of Education / Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
14059753	EDI: ECMC.COM	Dec 10 2020 06:28:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
13960970	EDI: NAVIENTFKASMSERV.COM	Dec 10 2020 06:28:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14527356	+ Email/Text: bankruptcygroup@peco-energy.com		

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		Dec 10 2020 03:37:00	PECO, 2301 Market Street, Philadelphia, PA. 19103-1380
13961555	Email/Text: Bankruptcy.Notices@pnc.com	Dec 10 2020 03:37:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
13904832	Email/Text: Bankruptcy.Notices@pnc.com	Dec 10 2020 03:37:00	PNC Mortgage, P.O. Box 8703, Dayton, OH 45401
13884536	+ EDI: PRA.COM	Dec 10 2020 06:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13932035	EDI: SALLIEMAEBANK.COM	Dec 10 2020 06:28:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
13904833	+ EDI: SALLIEMAEBANK.COM	Dec 10 2020 06:28:00	Sallie Mae, P.O. Box 3229, Wilmington, DE 19804-0229
13904834	+ EDI: DRIV.COM	Dec 10 2020 06:28:00	Santander Consumer USA, 8585 N Stemmons FWY, Dallas, TX 75247-3836
13901756	+ EDI: DRIV.COM	Dec 10 2020 06:28:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14527355	+ EDI: VERIZONCOMB.COM	Dec 10 2020 06:28:00	Verizon, P.O. Box 15124, Albany, NY. 12212-5124
14527352	+ EDI: VERIZONCOMB.COM	Dec 10 2020 06:28:00	Verizon Telecom, 500 Technology Drive, Suite 300, Weldon Spring, MO. 63304-2225

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13904827		AT&T

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2020 at the address(es) listed below:

Name	Email Address
KEVIN G. MCDONALD	on behalf of Creditor PNC BANK National Association bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor PNC BANK National Association bkgroup@kmlawgroup.com
TERRY P. DERSHAW	

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td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

VICKI ANN PIONTEK

on behalf of Debtor Stephanie Terra Fryer vicki.lawyer@gmail.com pabklaw@gmail.com

WALTER WILLIAM GOULDSBURY, III

on behalf of Creditor PNC BANK National Association wgouldsbury@rasnj.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1	Stephanie Terra Fryer	Social Security number or ITIN	xxx-xx-0427
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-11826-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephanie Terra Fryer

12/9/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.